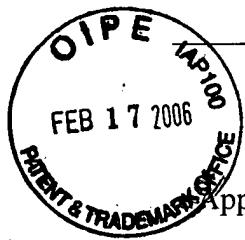


*JK  
ZJW*

Please Direct All Correspondence to Customer Number **20995**



### AMENDMENT / RESPONSE TRANSMITTAL

Applicant : Michael A. Wilkman  
 App. No : 09/909,194  
 Filed : July 19, 2001  
 For : UNIVERSAL TRANSACTION  
 MANAGER AGENT, SYSTEMS AND  
 METHODS  
 Examiner : Donald Champagne  
 Art Unit : 3622

#### CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Feb. 15, 2006

(Date)

Stephen C. Jensen

Stephen C. Jensen, Reg. No. 35,556

#### Mail Stop AF

Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing in the above-identified application are the following enclosures:

Final Amendment and Response in 6 pages.

The fee has been calculated as shown below:

The present application qualifies for Small Entity Status under 37 CFR 1.27.

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Excess Claims	14 - 23 = 0	2202 (\$25)	0 x 25 =	\$0
Excess Independent	2 - 4 = 0	2201 (\$100)	0 x 100 =	\$0
				<b>TOTAL FEE DUE</b> \$0

Return prepaid postcard.

Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Stephen C. Jensen  
 Stephen C. Jensen  
 Registration No. 35,556  
 Attorney of Record  
 Customer No. 20,995  
 (949) 760-0404



CORP.005A

PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Michael A. Wilkman  
Appl. No. : 09/909,194  
Filed : July 19, 2001  
For : UNIVERSAL TRANSACTION  
MANAGER AGENT, SYSTEMS  
AND METHODS  
Examiner : Donald Champagne  
Group Art Unit : 3622

## CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Feb. 15, 2006

(Date)



Stephen C. Jensen, Reg. No. 35,556

FINAL AMENDMENT AND RESPONSE

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

The following amendment and remarks are filed in response to the Final Office Action mailed December 15, 2005.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.